

Certificate Number: 05781-PAE-DE-034381859

Bankruptcy Case Number: 20-10277



05781-PAE-DE-034381859

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 25, 2020, at 10:47 o'clock AM PDT, Richard Morris completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 25, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President